

LISTING OF THE CLAIMS:

This listing of claims will replace all prior versions, and listings, of claims in the application:

IN THE CLAIMS:

- 1 1. (currently amended) A method, comprising:
 - 2 storing, in at least one database within a portable first computing device, financial
 - 3 transaction data and budgetary data, wherein said financial transaction data and budgetary data
 - 4 stored in said at least one database of said portable computing device is periodically
 - 5 synchronized with financial transaction data and budgetary data stored in at least one
 - 6 corresponding database within a second computing device;
 - 7 evaluating said transaction data using said budgetary data to determine at least whether a
 - 8 transaction value exceeds a budgetary constraint for a transaction;
 - 9 displaying, upon a display device, a message indicative of the results of said evaluation,
 - 10 said displayed message indicative of whether said transaction is appropriate with respect to said
 - 11 budgetary constraint; and
 - 12 ~~periodically synchronizing said financial transaction data and budgetary data stored in~~
 - 13 ~~said at least one database of said portable computing device with financial transaction data and~~
 - 14 ~~budgetary data stored in at least one corresponding database within a second computing device.~~
- 1 2. (original) The method of claim 1, further comprising:
 - 2 generating, at one of said first and second computing devices operating as a master
 - 3 computing device, a report indicative of transaction patterns associated with at least said first and
 - 4 second computing devices.
- 1 3. (original) The method of claim 1, further comprising:
 - 2 storing, in one of said first computing device and second computing device, accounts data
 - 3 including information pertaining to accessible financial accounts, said accounts database

4 providing available credit or debit amounts to update budgetary data during said step of
5 synchronizing.

1 4. (original) The method of claim 1, wherein said transaction data comprises a plurality of
2 records, each record comprising at least an account number field, a transaction amount field and
3 a budgetary item identifier field, said account number field identifying a credit or debit account
4 funding a respective transaction, said transaction amount field identifying the value of said
5 respective transaction, said budgetary item identifier field identifying the type of said respective
6 transaction.

1 5. (original) The method of claim 4, wherein each transaction data record further comprises
2 a budget indicator field for indicating whether said respective transaction is appropriate with
3 respect to a corresponding budgetary constraint.

1 6. (original) The method of claim 3, wherein said accounts data comprises a plurality of
2 records, each record comprising at least an account number field, an account type field, an
3 institution field and an available balance field, said account number field identifying a credit or
4 debit account, said account type field identifying the type of account, said institution field
5 identifying the financial institution associated with said account, and said available balance field
6 identifying an available balance or credit limit associated with said account.

1 7. (original) The method of claim 1, wherein said budgetary data comprises a plurality of
2 records, each record comprising at least a budgetary item identifier field, an annual budget field
3 and a periodic budget field.

1 8. (original) The method of claim 7, further comprising:
2 correlating individual transactions with associated annual budgets via the budgetary item
3 identifier field of the transaction data and accounts data; and
4 determining whether at least one of the annual and periodic budgets associated with the
5 transaction type are exceeded by a particular transaction.

1 9. (original) The method of claim 7, wherein the budgetary database further comprises a
2 periodicity field and a fixed/variable payment field.

1 10. (currently amended) The method of claim 1, further comprising:
2 in the case of [[an]] said evaluation indicative of said transaction exceeding [[a]] said
3 budgetary constraint, ~~displaying upon said display device a~~ said displayed message is indicative
4 of said budgetary constraint being exceeded.

1 11. (original) The method of claim 4, wherein a transacting entity utilizing one of said first
2 and second computing devices inputs transaction data contemporaneous to effecting said
3 transaction, said displayed message indicating to said transacting entity whether said respective
4 transaction should proceed.

12-23. (cancelled)